

Monthly Budget Template

Use this template to track your income, spending, and progress toward financial freedom.

Income

Wages (after tax)	
Benefits/Tax Credits	
Other (e.g. rental income, side jobs)	
Total Income	

Essential Expenses

Rent or Mortgage	
Council Tax	
Gas/Electric/Water	
Food/Groceries	
Transport (e.g. petrol, bus, train)	
Insurance (home, car)	
Mobile/Internet	
Childcare or Education	
Minimum Debt Repayments	
Other Essentials	
Total Essential Expenses	

Non-Essential Spending

Takeaways/Dining Out	
Entertainment/Subscriptions	
Clothing	
Hobbies or Leisure	
Gifts/Special Occasions	
Other Non-Essentials	
Total Non-Essential Spending	

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Summary & Savings

Total Monthly Income	
Total Monthly Expenses (Essential + Non-Essential)	
Leftover/Shortfall	
Amount Saved or Invested	